

Exhibit 4

TRAN Date 5-11-98
\$ 200.00

Van Lupo or Cheryl Lupo
131 Pacific Cove Ln. 714-336-8763
Huntington Beach Ca. 92648

8247

MAY 2 1998

PAY TO THE ORDER OF NATIONALS BANK OF DELAWARE \$ 200.00

TWO HUNDRED DOLLARS AND 00/100

UNION BANK OF CALIFORNIA
ADAMS AVENUE
8888 ADAMS AVENUE
HUNTINGTON BEACH, CA 92648
(714) 232-1400

FOR 4427100001870265

⑆122000495⑆ 0351871515 8247 ⑆000000200000⑆

4427100001870265 570152655 NBT
1854 249 200.00 051198 120

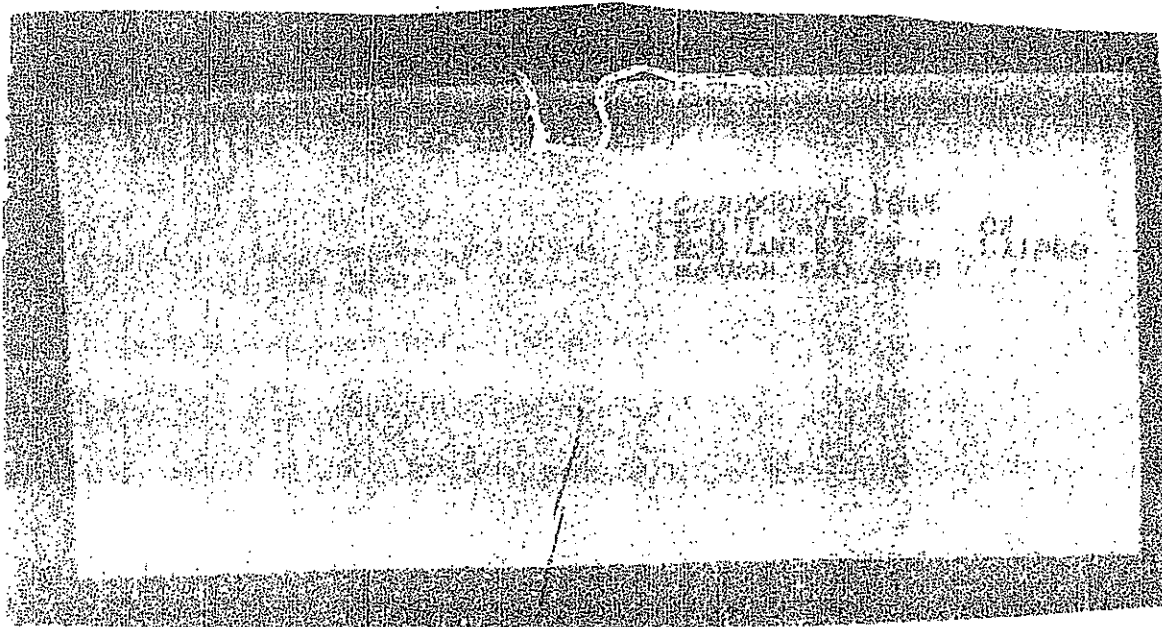
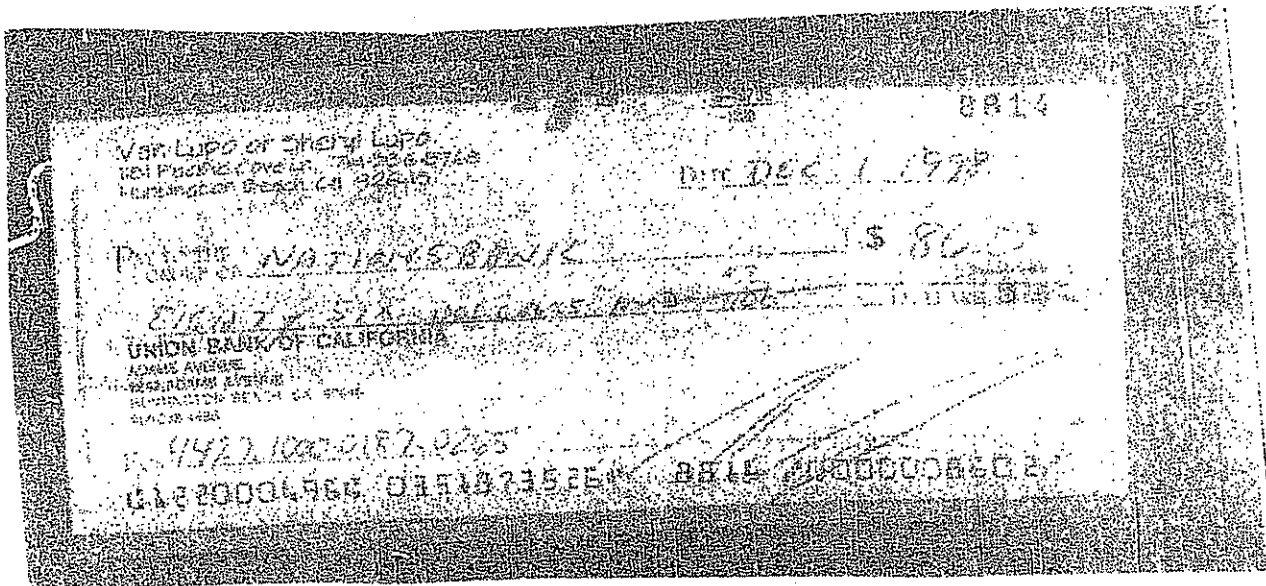
>083000/CLC 1854
CREDIT PAYEE
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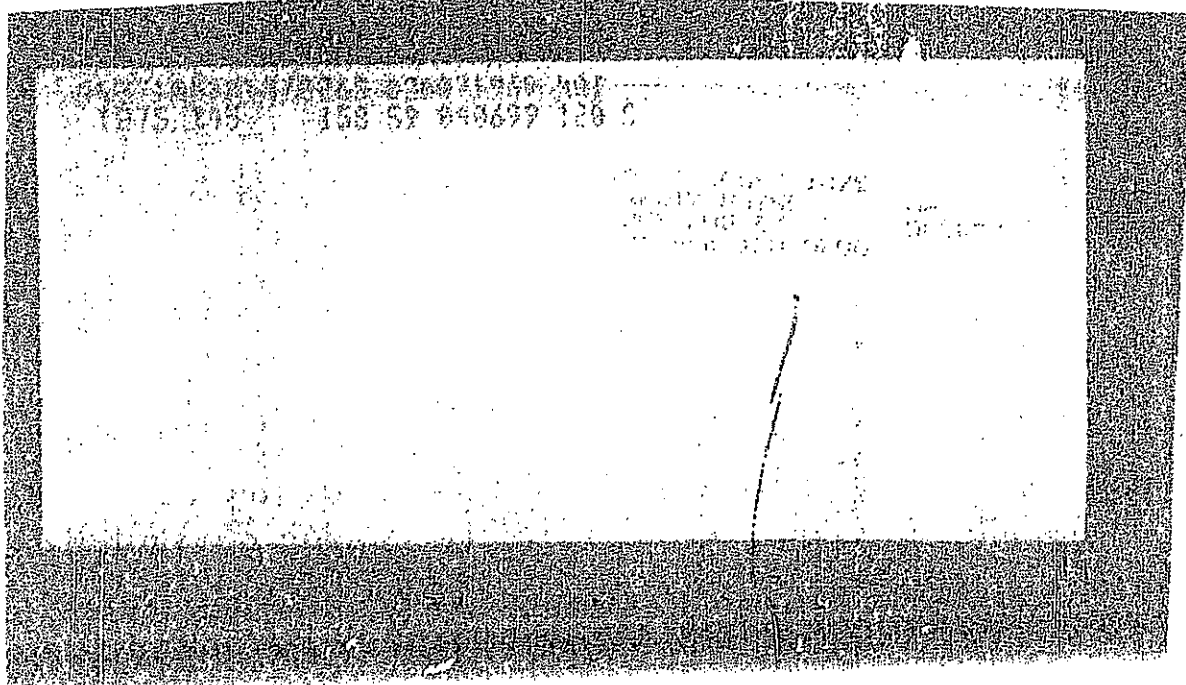
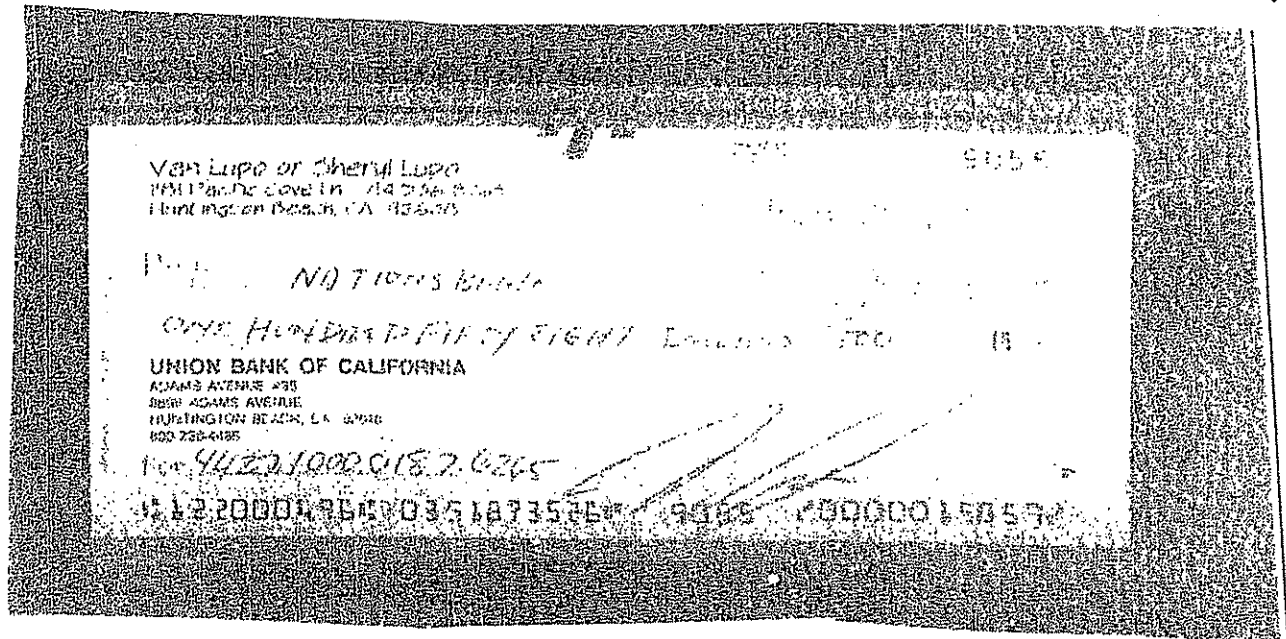
TRAN DATE

12-3-98

\$ 86.02



158.59



Trans Date
6-9-99
\$155.18

Van Lupo or Cheryl Lupo
1101 Pacific Cove Ln. 714-236-8765
Huntington Beach, CA 92648

9147

JUN 5 1999

PAY TO THE ORDER OF BDN/K OF AMERICA \$ 155.18

ONE HUNDRED FIFTY FIVE DOLLARS AND 18/100

UNION BANK OF CALIFORNIA
ADAMS AVENUE #35
8000 ADAMS AVENUE
HUNTINGTON BEACH, CA 92648
BRIDGE 114

4427.1000.0157.0745

⑆122000496⑆ 0351873526⑆ 9447 ⑆00000015518⑆

Van Lupo or Cheryl Lupo
1101 Pacific Cove Ln. 714-236-8765
Huntington Beach, CA 92648

9147

JUN 5 1999

PAY TO THE ORDER OF BDN/K OF AMERICA \$ 155.18

ONE HUNDRED FIFTY FIVE DOLLARS AND 18/100

UNION BANK OF CALIFORNIA
ADAMS AVENUE #35
8000 ADAMS AVENUE
HUNTINGTON BEACH, CA 92648
BRIDGE 114

4427.1000.0157.0745

⑆122000496⑆ 0351873526⑆ 9447 ⑆00000015518⑆



Mail Payment To:

NATIONS BANK OF DELAWARE, N.A.
 P. O. BOX 85350
 LOUISVILLE KY 40285-5350

SHERYL L LUPO
 VAN A LUPO
 1181 PACIFIC COVE LA
 HUNTINGTON BH CA 92648-415981



101442710000187026519980310

Account Number: 4427-1000-0187-0265

New Balance: \$6,490.50
 Minimum Payment Due: \$0.00
 Payment Due Date: APR 04, 1998

Amount Enclosed: \$

MAKE CHECK PAYABLE TO: NATIONS BANK OF DELAWARE, N.A.

0010000 0000000 0649050 4427100001870265

DETACH HERE AND RETURN WITH REMITTANCE

Please write your account number on your check and remit in U.S. funds. In order to receive your payment by the due date, we suggest mailing at least five (5) business days prior to that date. See reverse side for important payment receipt information.

PLATINUM PRIORITY
 Account Number 4427-1000-0187-0265

For questions or to report lost or stolen cards, call 1-800-548-2959 within the US or 1-757-677-4701 overseas collect.

ACCOUNT INFORMATION

New Balance	Total Credit Line	Available Credit	Cash Line	Available Cash	Statement Closing Date	Minimum Payment Due	Payment Due Date
\$6,490.50	\$7,100.00	\$609.50	\$3,000.00	\$609.00	03/10/98	\$0.00	

TRANSACTION SUMMARY

Trans Date	Post Date	Description	Reference Number	Amount CR = Credit
02-09	02-11	PAYMENT RECEIVED - THANK YOU	74356048042863017362869	\$100.00
03-04	03-05	PAYMENT RECEIVED - THANK YOU	74356048064863018172641	\$100.00

YOUR MINIMUM PAYMENT IS PRE-PAID. NO MINIMUM PAYMENT IS DUE THIS MONTH.
 FINANCE CHARGES WILL CONTINUE TO ACCRUE ON YOUR AVERAGE DAILY BALANCE.

GET YOUR CREDIT REPORT, FREE! CALL TOLL FREE 1-800-749-7046 TO RECEIVE
 YOUR FREE CREDIT REPORT TODAY! FIND OUT WHAT'S ON YOUR CREDIT REPORT
 AND WHO PUT IT THERE!

FINANCE CHARGE SUMMARY

Billing cycle	Balance Subject To Finance Charge	Daily Periodic Rate	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE	FINANCE CHARGES (Itemized)	
28 days		V = Variable F = Fixed				
Purchases	\$6,282.12	F 0.0463014%	16.90%	16.90%	\$81.45	A
Cash Advances	\$192.73	F 0.0463014%	16.90%	16.90%	\$2.50	E
Cash Advance Fees					\$0.00	

Balance Calculation Code
 See Reverse Side.

BALANCE SUMMARY

Previous Balance	\$6,606.55
Payments	- \$200.00
Credits	- \$0.00
Purchases & Other Charges	• \$0.00
Cash Advances	• \$0.00
Late Fee	• \$0.00
Overline Fee	• \$0.00
FINANCE CHARGE	• \$83.95
NEW BALANCE	\$6,490.50

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Mail Payment To:

NATIONS BANK OF DELAWARE, N.A.
 P. O. BOX 85350
 LOUISVILLE KY 40285-5350

SHERYL L LUPO
 VAN A LUPO
 1181 PACIFIC COVE LA
 HUNTINGTON BH CA 92648-415981



101442710000187026519980410

Account Number: 4427-1000-0187-0265

New Balance: \$6,755.84
 Minimum Payment Due: \$0.00
 Payment Due Date: MAY 05, 1998

Amount Enclosed: \$

MAKE CHECK PAYABLE TO: NATIONS BANK OF DELAWARE, N.A.

0012500 0000000 0675584 4427100001870265

DETACH HERE AND
 RETURN WITH REMITTANCE

Please write your account number on your check and remit in U.S. funds. In order to receive your payment by the due date, we suggest mailing at least five (5) business days prior to that date. See reverse side for important payment receipt information.

PLATINUM PRIORITY
 Account Number 4427-1000-0187-0265

For questions or to report lost or stolen cards, call 1-800-548-2959 within the US or 1-757-677-4701 overseas collect.

ACCOUNT INFORMATION							
New Balance	Total Credit Line	Available Credit	Cash Line	Available Cash	Statement Closing Date	Minimum Payment Due	Payment Due Date
\$6,755.84	\$7,100.00	\$344.16	\$7,100.00	\$344.00	04/10/98	\$0.00	
TRANSACTION SUMMARY							
Trans Date	Post Date	Description	Reference Number	Amount CR = Credit			
04-06	04-08	PAYMENT RECEIVED - THANK YOU	74356048098863015502352	\$125.00			
04-08	04-10	POTTERY BARN M/O 800-9229934 CA	24418008099099027596108	\$297.05			
*** PLEASE NOTE THAT YOUR CASH LINE MAY HAVE CHANGED. THE PORTION OF YOUR CREDIT LINE AVAILABLE FOR CASH TRANSACTIONS IS DISPLAYED EACH MONTH ON YOUR PERIODIC STATEMENT. *** YOUR MINIMUM PAYMENT IS PRE-PAID. NO MINIMUM PAYMENT IS DUE THIS MONTH. FINANCE CHARGES WILL CONTINUE TO ACCRUE ON YOUR AVERAGE DAILY BALANCE.							
* PROTECT YOURSELF AGAINST CREDIT CARD FRAUD!!! CALL 1-800-950-5828 AND RECEIVE A TRIAL MEMBERSHIP IN HOT-LINE FOR JUST \$1.							
FINANCE CHARGE SUMMARY						BALANCE SUMMARY	
Billing cycle 31 days.	Balance Subject To Finance Charge	Daily Periodic Rate V = Variable F = Fixed	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE	FINANCE CHARGES (Itemized)	Previous Balance	
Purchases	\$6,321.11	F 0.0463014%	16.90%	16.90%	\$90.73 A	\$6,490.50	
Cash Advances	\$177.96	F 0.0463014%	16.90%	16.90%	\$2.56 E		
Cash Advance Fees					\$0.00		
Balance Calculation Code See Reverse Side.						Purchases & Other Charges	\$297.05
						Cash Advances	\$0.00
						Late Fee	\$0.00
						Overline Fee	\$0.00
						FINANCE CHARGE	\$93.29
						NEW BALANCE	\$6,755.84

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Mail Payment To:

|||||
NATIONSBANK OF DELAWARE, N.A.
P. O. BOX 85350
LOUISVILLE KY 40285-5350

|||||
SHERYL L LUPO
VAN A LUPO
1181 PACIFIC COVE LA
HUNTINGTON BH CA 92648-415981



101442710000187026519980810

Account Number: 4427-1000-0187-0265
New Balance: \$6,884.43
Minimum Payment Due: \$0.00
Payment Due Date: SEP 04, 1998

Amount
Enclosed:\$

MAKE CHECK
PAYABLE TO: NATIONSBANK OF
DELAWARE, N.A.

0009500 0000000 0688443 4427100001870265

*549990011*00400001870265/

DETACH HERE AND RETURN
WITH REMITTANCE

PLATINUM PRIORITY
Account Number 4427-1000-0187-0265

For questions or to report lost or stolen
cards, call 1-800-548-2959 within the US
or 1-757-677-4701 overseas collect.

ACCOUNT INFORMATION							
New Balance	Total Credit Line	Available Credit	Cash Line	Available Cash	Statement Closing Date	Minimum Payment Due	Payment Due Date
\$6,884.43	\$7,100.00	\$215.57	\$7,100.00	\$215.00	08/10/98	\$0.00	
TRANSACTION SUMMARY							
Trans Date	Post Date	Description	Reference Number	Amount CR = Credit			
07-13	07-15	PAYMENT RECEIVED - THANK YOU	74356048196863016730524	\$95.00			
08-06	08-07	TTA* TERRITORY AHEAD 800-882-4323 CA	24692168218000057073351	\$145.81			
<p>**PLEASE REMEMBER THAT IN ORDER TO AVOID LATE FEE CHARGES, YOUR PAYMENT MUST BE RECEIVED BY THE DUE DATE PRINTED ON YOUR STATEMENT.** YOUR MINIMUM PAYMENT IS PRE-PAID. NO MINIMUM PAYMENT IS DUE THIS MONTH. FINANCE CHARGES WILL CONTINUE TO ACCRUE ON YOUR ACCOUNT.</p> <p>*****</p> <p>GETTING CASH IS FAST AND CONVENIENT WITH YOUR NATIONSBANK MASTERCARD. JUST VISIT WWW.MASTERCARD.COM FOR THE ATM LOCATION NEAREST YOU.</p> <p>TRY TRAVELER'S ADVANTAGE FOR 3 MONTHS FOR \$1 & RECEIVE A COMPLIMENTARY HOTEL NIGHT & \$450 IN AIRFARE SAVING CERTIFICATES, PLUS DISCOUNTS ON VACATION PACKAGES! CALL 1-800-758-0167 FOR FULL DETAILS.</p> <p>*****</p> <p>THE NEW SCHOOL YEAR IS JUST AROUND THE CORNER AND THERE'S NO EASIER, MORE CONVENIENT WAY TO PAY FOR SCHOOL-RELATED EXPENSES THAN WITH YOUR NATIONSBANK VISA CARD. FROM NOTEBOOKS TO SCHOOL CLOTHES AND EVEN TUITION, YOUR NATIONSBANK VISA IS ALL YOU NEED.</p>							
FINANCE CHARGE SUMMARY						BALANCE SUMMARY	
Billing cycle 31 days	Balance Subject To Finance Charge	Daily Periodic Rate V = Variable F = Fixed	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE	FINANCE CHARGES (Itemized)	Previous Balance	
Purchases	\$6,689.68	F 0.0463014%	16.90%	16.90%	\$96.02	\$6,737.18	
Cash Advances	\$29.26	F 0.0463014%	16.90%	16.90%	\$0.42	Payments	\$95.00
Cash Advance Fees					\$0.00	Credits	\$0.00
						Purchases & Other Charges	\$145.81
						Cash Advances	\$0.00
						Late Fee	\$0.00
						Overline Fee	\$0.00
						FINANCE CHARGE	\$96.44
						NEW BALANCE	\$6,884.43
<p>Balance Calculation Code See Reverse Side.</p>							
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|||||
NATIONSBANK OF DELAWARE, N.A.
P. O. BOX 85350
LOUISVILLE KY 40285-5350

|||||
SHERYL L LUPD
VAN A LUPD
1181 PACIFIC COVE LA
HUNTINGTON BH CA 92648-415981



101442710000187026519990310

Account Number: 4427-1000-0187-0265
New Balance: \$7,209.07
Minimum Payment Due: \$270.19
Payment Due Date: APR 04, 1999

Amount Enclosed: \$

MAKE CHECK PAYABLE TO: NATIONSBANK OF DELAWARE, N.A.

0020000 0027019 0720907 4427100001870265

*549990011*00400001870265/

DETACH HERE AND RETURN WITH REMITTANCE

PLATINUM PRIORITY
Account Number 4427-1000-0187-0265

For questions or to report lost or stolen cards, call 1-800-548-2959 within the US or 1-757-677-4701 overseas collect.

ACCOUNT INFORMATION

New Balance	Total Credit Line	Available Credit	Cash Line	Available Cash	Statement Closing Date	Minimum Payment Due	Payment Due Date
\$7,209.07	\$7,100.00	\$0.00	\$7,100.00	\$0.00	03/10/99	\$270.19	04/04/99

TRANSACTION SUMMARY

Trans Date	Post Date	Description	Reference Number	Amount CR = Credit
02-24	02-24	PSB*HSE BEAUTIFUL 0339 800-241-9111 OH	24692169055000655540763	\$59.35
02-25	02-26	BARRONS #98 *3663211 800-762-7145 MI	24616149056642926310569	\$76.90

YOUR ACCOUNT IS 1 PAYMENT PAST DUE IN THE AMOUNT OF \$111.60.
PLEASE MAIL YOUR PAYMENT TODAY.
PLEASE REMEMBER THAT IN ORDER TO AVOID LATE FEE CHARGES, YOUR PAYMENT MUST BE RECEIVED BY THE DUE DATE PRINTED ON YOUR STATEMENT.

FINANCE CHARGE SUMMARY

Billing cycle 28 days	Balance Subject To Finance Charge	Daily Periodic Rate V = Variable F = Fixed	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE	FINANCE CHARGES (Itemized)
Purchases	\$7,069.91	F 0.0463014%	16.90%	16.90%	\$91.66
Cash Advances	\$0.00	F 0.0463014%	16.90%	16.90%	\$0.00
Cash Advance Fees					\$0.00

Balance Calculation Code
See Reverse Side.

BALANCE SUMMARY

Previous Balance	\$6,956.16
Payments	\$0.00
Credits	\$0.00
Purchases & Other Charges	\$136.25
Cash Advances	\$0.00
Late Fee	\$25.00
Overline Fee	\$0.00
FINANCE CHARGE	\$91.66
NEW BALANCE	\$7,209.07

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 LOUISVILLE KY 40285-5350

SHERYL L LUPO
 VAN A LUPO
 1181 PACIFIC COVE LA
 HUNTINGTON BH CA 92648-415981



101442710000187026519990510

Account Number: 4427-1000-0187-0265
 New Balance: \$7,053.69
 Minimum Payment Due: \$155.18
 Payment Due Date: JUN 04, 1999

Amount Enclosed: \$

MAKE CHECK
 PAYABLE TO: BANK OF AMERICA

0016000 0015518 0705369 4427100001870265

*549990011*00400001870265/

DETACH HERE AND RETURN WITH REMITTANCE

PLATINUM PRIORITY
 Account Number 4427-1000-0187-0265

For questions or to report lost or stolen cards, call 1-800-548-2959 within the US or 1-757-677-4701 overseas collect.

ACCOUNT INFORMATION

New Balance	Total Credit Line	Available Credit	Cash Line	Available Cash	Statement Closing Date	Minimum Payment Due	Payment Due Date
\$7,053.69	\$7,100.00	\$46.31	\$7,100.00	\$46.00	05/10/99	\$155.18	06/04/99

TRANSACTION SUMMARY

Trans Date	Post Date	Description	Reference Number	Amount CR = Credit
05-06	05-10	PAYMENT RECEIVED - THANK YOU	74356049129863020501515	\$160.00

****PLEASE REMEMBER, IN ORDER TO AVOID LATE FEE CHARGES, YOUR MINIMUM PAYMENT SHOWN ABOVE MUST BE RECEIVED BY THE DUE DATE PRINTED ON YOUR STATEMENT.****
WELCOME TO THE NEW BANK OF AMERICA. YOU'LL NOTICE THE BANK OF AMERICA NAME AT THE TOP OF THIS STATEMENT. ALSO, THE NEW LOGO WILL APPEAR ON YOUR CREDIT CARD CORRESPONDENCE AND YOUR ACCOUNT WILL NOW BE REFERRED TO AS A BANK OF AMERICA CREDIT CARD ACCOUNT. WATCH YOUR MAIL FOR MORE INFORMATION ABOUT THE NEW BANK OF AMERICA.

FINANCE CHARGE SUMMARY

Billing cycle 30 days	Balance Subject To Finance Charge	Daily Periodic Rate V = Variable F = Fixed	Corresponding Annual Percentage Rate	ANNUAL PERCENTAGE RATE	FINANCE CHARGES (Itemized)
Purchases	\$7,095.79	V 0.0565753%	20.65%	20.65%	\$120.43 A
Cash Advances	\$0.00	V 0.0565753%	20.65%	20.65%	\$0.00 E
Cash Advance Fees					\$0.00

Balance Calculation Code
 See Reverse Side.

BALANCE SUMMARY

Previous Balance	\$7,064.26
Payments	\$160.00
Credits	\$0.00
Purchases & Other Charges	\$0.00
Cash Advances	\$0.00
Late Fee	\$29.00
Overline Fee	\$0.00
FINANCE CHARGE	\$120.43
NEW BALANCE	\$7,053.69

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